

<i>SERFF Tracking Number:</i>	<i>NAWS-127165710</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Western Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48964</i>
<i>Company Tracking Number:</i>	<i>01-4373K-11</i>		
<i>TOI:</i>	<i>A07I Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A07I.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Index Option K - Replacement Form</i>		
<i>Project Name/Number:</i>	<i>Index Option K - Replacement Form/01-4373K-11</i>		

Filing at a Glance

Company: National Western Life Insurance Company

Product Name: Index Option K - Replacement Form SERFF Tr Num: NAWS-127165710 State: Arkansas

TOI: A07I Individual Annuities - Special SERFF Status: Closed-Accepted For Informational Purposes State Tr Num: 48964

Sub-TOI: A07I.001 Equity Indexed Co Tr Num: 01-4373K-11 State Status: Filed-Closed
Filing Type: Form Reviewer(s): Linda Bird

Authors: Stephanie Foscitt, Kitty Kennedy

Date Submitted: 06/02/2011

Disposition Date: 06/09/2011
Disposition Status: Accepted For Informational Purposes

Implementation Date Requested:

Implementation Date:

State Filing Description:

General Information

Project Name: Index Option K - Replacement Form

Project Number: 01-4373K-11

Requested Filing Mode: Informational

Status of Filing in Domicile: Authorized

Date Approved in Domicile:

Domicile Status Comments: This form is deemed exempt in our state of domicile, Colorado, under Bulletin B-4.1.

Market Type: Individual

Individual Market Type:

Filing Status Changed: 06/09/2011

State Status Changed: 06/09/2011

Created By: Stephanie Foscitt

Corresponding Filing Tracking Number:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Deemer Date:

Submitted By: Stephanie Foscitt

Filing Description:

June 2, 2011

Arkansas Department of Insurance

Life and Health Compliance

1200 West Third Street

Little Rock, Arkansas 72201-1904

SERFF Tracking Number: NAWS-127165710 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 48964
Company Tracking Number: 01-4373K-11
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Index Option K - Replacement Form
Project Name/Number: Index Option K - Replacement Form/01-4373K-11

Re: Index Interest Credit Option Endorsement, Form 01-4373K-11
INFORMATIONAL FILING
National Western Life Insurance Company, NAIC 66850, FEIN 84-0467208

To Whom It May Concern:

Please find attached the above captioned form submitted to your state for formal approval. This form will replace previously approved form 01-4373K-07 approved on February 7, 2008. This form is deemed exempt by our state of domicile, Colorado, under Bulletin B-4.1. This filing contains no unusual or possibly controversial items from normal industry standards.

The previously approved form 01-4373K-07 was changed to change the name of an index from "Dow Jones Euro Stoxx 50 Index" to the new "EURO STOXX 50 ® Index". The new form number is 01-4373K-11. Nothing else on this form has changed.

Thank you for your time and consideration in this matter. If you have any questions or need more information, please feel free to contact me by email at SFoskitt@NationalWesternLife.com or by phone at 512-719-1563.

Sincerely,
Stephanie Foskitt
Contract Compliance Analyst

We reserve the right to change the format of this form without changing any of the language. Printing standards will never be less than those required by your state.

Company and Contact

Filing Contact Information

Stephanie Foskitt, Contract Compliance Analyst SFoskitt@NationalWesternLife.com
National Western Life Insurance Company 512-719-1563 [Phone]
850 East Anderson Lane 512-719-8522 [FAX]
Austin, TX 78752

Filing Company Information

National Western Life Insurance Company	CoCode: 66850	State of Domicile: Colorado
850 East Anderson Lane	Group Code: -99	Company Type:
Austin, TX 78752-1602	Group Name:	State ID Number:
(512) 836-1010 ext. [Phone]	FEIN Number: 84-0467208	

SERFF Tracking Number: NAWS-127165710 State: Arkansas
Filing Company: National Western Life Insurance Company State Tracking Number: 48964
Company Tracking Number: 01-4373K-11
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: Index Option K - Replacement Form
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Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation: \$50 per form x 1 form = \$50 total
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
National Western Life Insurance Company	\$50.00	06/02/2011	48282648

<i>SERFF Tracking Number:</i>	<i>NAWS-127165710</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Western Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48964</i>
<i>Company Tracking Number:</i>	<i>01-4373K-11</i>		
<i>TOI:</i>	<i>A071 Individual Annuities - Special</i>	<i>Sub-TOI:</i>	<i>A071.001 Equity Indexed</i>
<i>Product Name:</i>	<i>Index Option K - Replacement Form</i>		
<i>Project Name/Number:</i>	<i>Index Option K - Replacement Form/01-4373K-11</i>		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Linda Bird Informational Purposes		06/09/2011	06/09/2011

<i>SERFF Tracking Number:</i>	<i>NAWS-127165710</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Project Name/Number:</i>	<i>Index Option K - Replacement Form/01-4373K-11</i>		

Disposition

Disposition Date: 06/09/2011

Implementation Date:

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>NAWS-127165710</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>National Western Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>48964</i>
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Index Interest Credit Option K Endorsement		Yes

SERFF Tracking Number: NAWS-127165710 State: Arkansas

Filing Company: National Western Life Insurance Company State Tracking Number: 48964

Company Tracking Number: 01-4373K-11

TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed

Product Name: Index Option K - Replacement Form

Project Name/Number: Index Option K - Replacement Form/01-4373K-11

Form Schedule

Lead Form Number: 01-4373K-11

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	01-4373K-11	Policy/Cont ract/Fratern al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Index Interest Credit Option K Endorsement	Initial		52.000	01-4373K-11 Index Interest Credit Option K.pdf

NATIONAL WESTERN LIFE INSURANCE COMPANY

ENDORSEMENT INTEREST CREDIT OPTION K

The Endorsement. This Endorsement shall establish Interest Credit Option K for the Flexible Premium Deferred Annuity Policy to which it is attached. This Endorsement is issued as a part of the Policy to which it is attached. This Endorsement supersedes any conflicting provisions within the Policy.

The effective date of this Endorsement is the Policy Date. This Endorsement expires with the Policy to which it is attached unless it is terminated before then. It is subject to all the applicable terms, conditions, limitations, and exclusions of the Policy that are not inconsistent with this Endorsement. Nothing contained in this Endorsement will be held to change, waive, or extend any provisions of the Policy except as stated herein.

We may terminate this Endorsement at any time by sending to the Owner, at the Owner's last known address, a written notice stating the effective date on which the Endorsement will terminate. Such notice will be sent to the Owner at least 60 days prior to the effective date of the Endorsement's termination. The effective date of the Endorsement's termination will be the Policy Anniversary next following the date such notice is sent to the Owner. The Interest Credit Allocation Percentage for the Policy Year next following such termination for Interest Credit Option K will automatically be added to the Interest Credit Allocation Percentage for such Policy Year for Interest Credit Option B. The Owner may, however, elect to change the Interest Credit Allocation Percentage for such Policy Year as provided for in the Change of Interest Credit Allocation Percentage Endorsement in effect for such change.

Option Term Period for Interest Credit Option K. The Option Term Period for Interest Credit Option K is one year. The initial Option Term Period for Interest Credit Option K begins on the Policy Date. An Option Term Period for Interest Credit Option K will end on the Option Term End Date. Upon expiration of each Option Term Period for Interest Credit Option K on its Option Term End Date, a new one year Option Term Period for Interest Credit Option K will begin. However, no Option Term Period for Interest Credit Option K will begin on or after the end of the Contract Term shown on Page 3 of the Policy.

Option Term End Date for Interest Credit Option K. The Option Term End Date for Interest Credit Option K will be the date on which Interest Credit under Option K is credited. An Option Term End Date for Interest Credit Option K will be the Policy Anniversary that coincides with the last day of an Option Term Period for Interest Credit Option K. For example, if the Policy Date is January 7, 2003, the first Option Term End Date for Interest Credit Option K is January 7, 2004.

Index (Indices). There are four Indices for which Index Values are determined. These Indices are the Standard & Poor's 500 Composite Stock Price Index, the Nikkei 225 Index, the EURO STOXX 50[®] Index, and the Hang Seng Index. Dividends are excluded from each of these Indices. Any reference herein to Index refers generically to any one of these Indices, unless one of the Indices is specifically referenced by name. If publication of a particular Index is discontinued, or the calculation is substantially changed, or the Index is not available to us, we will substitute a suitable alternative index, subject to the approval of the Commissioner of Insurance of the state where the Policy was issued, and notify you in writing.

Index Date. The Index Date is the last day of each monthly period beginning on the Policy Date and the same day of each month thereafter. For example, if the Policy Date is January 7, 2003, the Index Dates are February 6, 2003, and the sixth day of each following month. If the same day does not exist in a month, such as the 31st, we use the preceding day. Example: If the Policy Date is January 1, 2003, the first Index Date is January 31, 2003 and the last day of each following month.

Index Value. The Index Value is the closing value of each Index. The Index Value on the Policy Date is the Index Value on the day immediately preceding the Policy Date for which the Index Value is available. Subsequent Index Values are determined on each Index Date. If the Index Value is not available for any Index Date, except for reasons stated in the Index section of this Endorsement, we will use the Index Value on the immediately preceding day for which the Index Value is available. The Index Value for each Index may be determined using different dates depending on the availability of the most recent closing values for each Index.

Correction of Error in Index Value. If a correction of the Index Value is published within 30 days of the original publication, the Index Value used in this Policy will be the corrected Index Value. However, if a correction of the Index Value is published more than 30 days past the original publication, the Index Value used in this Policy will be the Index Value as originally published.

Option K Asset Fee Rate. The Option K Asset Fee Rate is used in the calculation of the Interest Credit under Option K. The Option K Asset Fee Rate for the first Policy Year is shown on Page 3 of the Policy. The Option K Asset Fee Rate for subsequent Policy Years is declared by us on each Policy Anniversary for the following Policy Year. The Option K Asset Fee Rate will never exceed the Maximum Option K Asset Fee Rate shown in this Policy.

Option K Participation Rate. The Option K Participation Rate is used in the calculation of the Interest Credit under Option K. The Option K Participation Rate for the first Policy Year is shown on Page 3 of the Policy. The Option K Participation Rate for subsequent Policy Years is declared by us on each Policy Anniversary for the following Policy Year. The Option K Participation Rate will never be less than the Minimum Option K Participation Rate shown on Page 3 of the Policy.

Option K Index Average. The Option K Index Average is the average of the Index Values on the 12 Index Dates during each Policy Year. As a hypothetical example: Assume the Policy Date is January 7, and the Index Dates and Index Values are as follows:

<u>Index Date</u>	<u>Index Value</u>	<u>Index Date</u>	<u>Index Value</u>
2/6	850	8/6	980
3/6	840	9/6	1000
4/6	860	10/6	1020
5/6	920	11/6	1050
6/6	960	12/6	1070
7/6	980	1/6	1110

The sum of the Index Values equals 11,640.

The Option K Index Average for this specific Index equals 970 (11,640 divided by 12).

The Option K Index Average is calculated separately for each of the four Indices.

Option K Index Return. The Option K Index Return is calculated separately for each of the four Indices as follows:

- On the first Option Term End Date for Interest Credit Option K, the Index Return under Option K for a single Index equals (a) divided by (b), where:
 - is the Option K Index Average for the first Policy Year, minus the Index Value on the Policy Date.
 - is the Index Value on the Policy Date.
- On Option Term End Dates for Interest Credit Option K after the first Option Term End Date, the Index Return under Option K for a single Index equals (a) divided by (b), where:
 - is the Option K Index Average for the current Policy Year, minus the Index Value on the prior Policy Anniversary.
 - is the Index Value on the prior Policy Anniversary.

The Option K Index Return may be negative for any and all of the four indices.

Option K Weighted Index Return. The Option K Weighted Index Return is determined by multiplying the Index Return for each of the four Indices by a weighting factor and adding the results together. Higher weighting factors are applied to Indices with higher Index Returns, as follows:

The Option K Weighted Index Return equals (a) plus (b) plus (c) plus (d), where:

- (a) is the highest Index Return among the four Indices multiplied by 0.40.
- (b) is the next highest Index Return among the remaining three Indices multiplied by 0.30.
- (c) is the next highest Index Return among the remaining two Indices multiplied by 0.20.
- (d) is the lowest Index Return multiplied by 0.10.

Interest Credit Option K. Interest Credits under Interest Credit Option K are determined as follows:

1. On the first Option Term End Date for Interest Credit Option K, the Interest Credit under Option K equals (a) multiplied by (b), less (c), the result multiplied by (d), the result multiplied by (e), where:
 - (a) is the Option K Weighted Index Return for the first Policy Year.
 - (b) is the Option K Participation Rate for the first Policy Year shown on Page 3.
 - (c) is the Option K Asset Fee Rate for the first Policy Year shown on Page 3 expressed as a decimal.
 - (d) the Percentage of Premiums for the first Policy Year as shown on Page 3 of the Policy times the sum of the Initial Premium and premiums received after the Policy Date and on or before the 20th calendar day following the Policy Date.
 - (e) is the Interest Credit Allocation Percentage for the first Policy Year for Interest Credit Option K.
2. On Option Term End Dates for Interest Credit Option K after the first Option Term End Date, the Interest Credit under Option K equals (a) multiplied by (b), less (c), the result multiplied by (d), the result multiplied by (e), where:
 - (a) is the Option K Weighted Index Return for the current Policy Year .
 - (b) is the Option K Participation Rate for the current Policy Year. (Such rate will never be less than the Minimum Option K Participation Rate shown on Page 3.)
 - (c) is the Option K Asset Fee Rate for the current Policy Year expressed as a decimal. (Such rate will never be greater than the Maximum Option K Asset Fee Rate shown on Page 3.)
 - (d) is your Account Value on the prior Policy Anniversary.
 - (e) is the Interest Credit Allocation Percentage for the current Policy Year for Interest Credit Option K.

The Interest Credit under Option K will never be less than zero (0).



President

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- Have any responsibility or liability for the administration, management or marketing of this product.
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 - **The accuracy or completeness of the EURO STOXX 50® Index and its data;**
 - **The merchantability and the fitness for a particular purpose or use of the EURO STOXX 50® Index and its data;**
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Until March 1, 2010 the index was named Dow Jones EURO STOXX 50®.

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SERFF Tracking Number: NAWS-127165710 State: Arkansas

Filing Company: National Western Life Insurance Company State Tracking Number: 48964

Company Tracking Number: 01-4373K-11

TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed

Product Name: Index Option K - Replacement Form

Project Name/Number: Index Option K - Replacement Form/01-4373K-11

Supporting Document Schedules

Item Status: **Status**
Date:

Satisfied - Item: Flesch Certification

Comments:

Attachment:

01-4373K-11 Officer Flesch.pdf

Item Status: **Status**
Date:

Bypassed - Item: Application

Bypass Reason: Change of index name requires informational filing of index option endorsement.

Comments:

Item Status: **Status**
Date:

Bypassed - Item: Life & Annuity - Acturial Memo

Bypass Reason: Change of index name requires informational filing of index option endorsement therefore there is no actuarial information associated with this filing.

Comments:

Item Status: **Status**
Date:

Satisfied - Item: Cover Letter

Comments:

Attachment:

AR 01-4373K-11 Cover Letter.pdf

NATIONAL WESTERN LIFE INSURANCE COMPANY
NAIC COMPANY NUMBER 66850
FLESCH READING EASE TEST SCORE CERTIFICATE
Form Number 01-4373K-11

I hereby certify the following:

1. The Flesch Reading Ease Test score is as indicated below.
2. The form is printed, except for specifications pages, schedules and tables, in not less than ten point type.
3. The number of words contained in the text is as indicated below.
4. The entire form was analyzed.

<u>Form No.</u>	<u>Flesch Score</u>	<u>Words</u>
01-4373K-11	52.00	2,731



Paul Facey, FSA, MAAA
Senior Vice President – Actuarial Services



June 2, 2011

Arkansas Department of Insurance
Life and Health Compliance
1200 West Third Street
Little Rock, Arkansas 72201-1904

Re: **Index Interest Credit Option Endorsement, Form 01-4373K-11**
INFORMATIONAL FILING
National Western Life Insurance Company, NAIC 66850, FEIN 84-0467208

To Whom It May Concern:

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Thank you for your time and consideration in this matter. If you have any questions or need more information, please feel free to contact me by email at SFoskitt@NationalWesternLife.com or by phone at 512-719-1563.

Sincerely,

A handwritten signature in cursive script, appearing to read "SFoskitt".

Stephanie Foskitt
Contract Compliance Analyst

We reserve the right to change the format of this form without changing any of the language. Printing standards will never be less than those required by your state.